IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/711,243 Confirmation No. 5242

Applicant : Phillip A. Schwegmann

Filed: September 03, 2004

Title : Financial Planning Method and System

TC/A.U. : 4194

Examiner : Irene S. Kang

Docket No. : 031001np

Customer No. : 35501

Honorable Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In reply to the Office Action mailed January 14, 2008, Applicant respectfully requests reconsideration of the rejection in view of the following remarks and amendment to the claims.

Amendment to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.